

AGREEMENT 4230

WORKING AGREEMENT FOR
MISCELLANEOUS STAFF

JULY 1, 2013 – JUNE 30, 2014

KENTWOOD PUBLIC SCHOOLS
5820 EASTERN AVENUE SE
KENTWOOD, MICHIGAN 49508

Kentwood Public Schools
5820 Eastern Avenue SE
Kentwood, Michigan 49508

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Kentwood Public Schools
5820 Eastern Avenue SE
Kentwood, Michigan 49508

Agreement 4230 – Unclassified

Miscellaneous Staff

Effective July 1, 2013 – June 30, 2014

A. WAGES – The classified and wage ranges are as follows:

HOURLY

Class I

Ice Arena Support Staff*	\$ 7.40 - \$10.77
Ice Arena Support Staff Supervisor*	\$10.82 - \$13.60
Community Education Night Supervisor*	\$15.67 - \$20.26

Class II

Athletic Department Support Staff**	\$10.82 - \$13.60
Clerk / Typist	
Dispatcher - EKHS - Security Office*	
Receptionist	
Sub Caller	
Switchboard (EKHS)	
Security – KCE/Crossroads	

Class III

Environmental Clerk	
Special Education Pupil Accounting Clerk	\$11.29 - \$15.01
Piano Accompanist	

Class IV

Accounting Clerk I	\$13.36 - \$17.24
Building Manager	
Director / Coordinator Secretary (work weeks vary)	
General Secretary	
Human Resources Clerk	
Secretary to EKHS Principal	

Class V

Accounting Clerk II	\$15.93 - \$20.60
Insurance Clerk	
Payroll Clerk	

Class VI

Secretary to Assistant Superintendent and Executive Directors	\$16.78 - \$21.65
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SALARIED

Class I

Community Service Coordinator \$24,001 - \$34,146

Class II

Auditorium Technician \$34,856 - \$40,667
In-School Suspension Supervisor

Class III

Payroll Supervisor \$46,190 - \$60,304
Accounting Supervisor \$46,190 - \$60,304
Administrative Assistant to the Supt and Bd of Ed \$46,190 - \$60,304
Communications Coordinator \$32,993 - \$42,108
Aquatics Director \$39,263 - \$49,681
Supervisor Custodial Operations \$41,560 - \$51,825
Supervisor S.A.C.C. \$41,560 - \$51,825
Facilities/Event Manager \$41,765 - \$53,168
Purchasing & Logistics Coordinator \$41,765 - \$53,168
Transportation Supervisor \$41,765 - \$53,168
Food Service Technology Manager \$35,339 - \$44,544
WAN Network Specialist \$46,707 - \$60,822
Computer Technician \$33,511 - \$42,625
Ice Arena Asst Manager/Programming \$33,511 - \$42,625
LAN/PC Specialist \$42,283 - \$53,159
Assessment Data Info System \$46,707 - \$60,822
Student/Business Info System Specialist \$46,707 - \$60,822
Data Specialist \$42,283 - \$53,159
Help Desk \$26,531 - \$33,718
Transition Coordinator \$25,014 - \$35,587
Parent Advocate \$25,014 - \$35,587
Homeless Coordinator \$23,000 - \$26,000

Class IV

Purchasing Agent \$51,373 - \$69,600
Accountant \$51,373 - \$69,600
Home Intervention Manager \$47,597 - \$55,179

Class V

Assist Safety Coordinator \$27,466 - \$35,258
Food Service Supervisor \$25,014 - \$35,587
Transition Coordinator \$25,014 - \$35,587
Parent Advocate \$25,014 - \$35,587
Homeless Coordinator \$23,000 - \$26,000
Transformation Intervention Coordinator \$49,629 - \$67,854

* These positions provide no benefits.

** This position involves a second shift premium – refer to KESPA Master Agreement for current rate.

B. Conditions of Employment

1. Probationary Period – If at any time prior to the conclusion of the probationary period the employee’s work performance is unacceptable, the employee is subject to immediate dismissal. The probationary period for all new employees shall be 60 work days.
2. New employees hired prior to February 1 of each school year shall receive a salary increase on the succeeding July 1st.
3. New employees hired after February 1 of each school year shall remain on the same salary/step until July 1st of the next calendar year following employment.

C. Vacations

1. Employees working a full calendar year (52 weeks) shall accrue paid vacation days according to the following schedule:

Seniority (as of June 30)	Vacation
0 – 5 years	10 days
6 – 10 years	15 days
11 years	16 days
12 years	17 days
13 years	18 days
14 years	19 days
15 years or more	20 days

2. Full-time employees working 42 or more weeks per school year will receive vacation pay. Employees working less than 52 weeks but more than 41 weeks will accrue vacation based on scheduled work weeks for year prorated from 52 week schedule on years of service.
3. Probationary employees shall become eligible for vacation pay after satisfactory completion of the probationary period.
4. Vacation days earned during a school year (July 1 – June 30) can be used as they are accrued, if approved in advance by the supervising administrator. If special circumstances dictate, the Executive Director for Human Resources will consider a request for the use of vacation days that have not been accrued. Consideration will be given to the job responsibilities, deadlines, etc., of each employee when determining vacation schedules. Vacation days must be used by December 31st following the school year in which they were accrued, or they will be added to the employee’s accumulated sick leave. Upon severance of employment, an employee will be paid for any unused vacation days.

D. Holidays

1. Employees shall be paid but not required to work on the holidays detailed below. The holiday pay will be at the employee's regular rate of pay for the number of hours normally scheduled to work.

July 4	1 day before New Year's Day
Labor Day	New Year's Day
Thanksgiving Day	Memorial Day
Friday after Thanksgiving Day	
1 day before Christmas Day	
Christmas Day	

* Three floating holidays for full-year employees (one to be used at Christmas) and one floating holiday for less than full-year employees. These days are to be requested on "Change-of-Status Request" form and approved by supervisor.

2. To qualify for holiday pay an employee must work on the scheduled workday before and the first scheduled workday after the holiday unless on an approved paid leave.
3. Employees not reporting to work the scheduled workday before and after the holiday may be paid upon recommendation of the immediate supervisor to the Human Resource Office for reasons of extenuating circumstances.
4. Employees who are on probation are not eligible to receive holiday pay.
5. Holidays are considered as hours worked.
6. Should the employee's scheduled vacation include one of the aforementioned holidays, an additional day of vacation shall be granted to compensate for the holiday.

E. Leave Benefits

1. Upon completion of the probationary period, each employee shall be granted up to 11 days sick leave per year. Full year employees shall be granted up to 13 days sick leave per year.
2. Unused sick leave days shall have unlimited accumulation.
3. Employees may use two personal days (not accumulative) per year.

Any staff member that has accumulated fifty (50) sick days at the end of the previous school year may purchase one (1) additional personal day by using two (2) sick days. In all cases the personal leave days are chargeable to sick leave.

4. Other leave benefits are determined on the basis of the K.E.S.A. Master Agreement.

F. Fringe Benefits

All employees, normally scheduled to work 30 hours or more per week, shall receive full premiums as described in detail as per attached Appendix A; those employees working less than 30 hours per week, but at least 16 hours per week, shall receive 50% of the premiums listed.

G. Longevity Pay

The rate per hour for longevity pay is as follows:

<u>Fully Completed Years of Service as of June 30th</u>	<u>Rate</u>
0 – 9 years	-0-
10 – 14 years	.23¢
15 – 19 years	.28¢
20 – 24 years	.34¢
25 or more years	.39¢

Increase longevity payment for 2nd and 3rd year of this agreement only.

- \$100 increase for years 10-15 employees
- \$150 increase for 16 years and above employees

H. Tuition Reimbursement

1. Tuition Reimbursement for approved courses directly related to the work responsibilities of the employee will be granted under the following conditions:
 - a. The course description will be submitted to the immediate supervisor and the Assistant Superintendent for Human Resources for approval prior to registration.
 - b. Tuition reimbursement will be limited to a maximum of nine (9) semester hours (or their equivalent) per year (January 1 thru December 31).
 - c. To receive reimbursement, the class must be successfully completed with a grade of "C" or better for undergraduate classes and a grade of "B" or better for graduate level classes. The grade transcript and proof of payment will be attached to the Tuition Reimbursement Form.
 - d. The rate of tuition reimbursement will be limited by the amount paid, but in no case will the rate exceed the average rate per semester hour (or equivalent term hour) charged by Western Michigan University, Central Michigan University and Michigan State University. An employee may take approved classes at these universities or at other institutions of higher learning.
 - e. Reimbursement will be for tuition only. The employee will be responsible for all other costs (books, fees, parking, transportation costs, etc.)
 - f. Class attendance, course work, etc., will take place during non-work hours of the employee.

I. Flexible Benefits Plan

The Board shall establish and maintain a cafeteria plan under Section 125 of the Internal Revenue Code. The cafeteria plan shall permit an employee who elects not to receive Board provided health insurance coverage to receive, in lieu of health insurance coverage, additional compensation in an amount described in this agreement. The additional compensation shall be subject to all required tax withholdings. The Board may revise the cafeteria plan, as necessary, to comply with the requirements of the Internal Revenue Code.

J. Mileage – IRS Rate of reimbursement.

K. Severance Pay

An employee who has worked ten (10) years or more for Kentwood Public Schools shall be compensated for an unused accumulated sick leave at the following rates:

- Rate 1 - applies to employees with 25-99 leave days
- Rate 2 - applies to employees with 100-249 leave days
- Rate 3 - applies to employees with 250 or more leave days

	Rate 1	Rate 2	Rate 3
Full-Year Employees -	\$20/day	\$25/day	\$30/day
Less than Full-Year Employees	\$15/day	\$20/day	\$25/day

L. Benefits/Insurance

See Appendix A – Insurance / Benefits Chart

FULL TIME IS CONSIDERED 30 OR MORE HOURS PER WEEK

Policy Adopted: 6/28/76
 Policy Amended: 7/10/78; 1/14/80; 9/28/81; 7/25/83; 10/8/84; 7/22/85; 8/25/86; 8/10/87;
 11/11/91; 6/9/92; 2/8/93; 12/6/93; 12/12/94; 5/13/96; 6/23/97; 9/21/98;
 5/18/00; 6/30/03; 7/1/04, 07/01/06, 2/1/2011, 10/4/2013, 02/01/2014

Kentwood Public Schools
 5820 Eastern Avenue SE, Kentwood, MI 49508
 Addendum - Agreement 4230 (Unclassified) – 2013-2014 Wage Chart
 As of July 1, 2013

HOURLY							
Class I	Weeks	Step 1	Step 2	Step 3	Step 4	Step 5	Step 6
Ice Arena Support Staff	Varies	7.40	8.31	8.69	9.38	10.07	10.77
Ice Arena Support Staff Supervisor	Varies	10.82	11.39	11.94	12.50	13.02	13.60
Community Ed Night Supervisor	34	15.67	16.49	17.36	18.27	19.23	20.26
Class II							
Athletic Dept Support	Varies	10.82	11.39	11.94	12.50	13.02	13.60
Clerk/Typist	Varies						
Dispatcher – EKHS – Security Office	Varies						
Receptionist – Administration	52						
Substitute Teacher Caller	38						
Switchboard (EKHS)	38						
Security – KCE/Crossroads	37						
Class II							
Environmental Clerk	52	11.29	12.45	12.77	13.52	14.26	15.01
Special Education Pupil Accounting Clerk	42						
Class IV							
Accounting Clerk	52	13.36	14.03	14.78	15.58	16.37	17.24
Secretary to EKHS Principal	52						
Technology Office Manager	52						
General Secretary	52						
Director/Coordinator's Secretary	Varies						
Building Manager – EKHS	44						
Insurance Clerk	52						
Human Resource Clerk	52						
Class V							
Accounting Clerk II	52	15.93	16.78	17.65	18.59	19.55	20.60
Secretary to the Superintendent's Office	52						
Payroll Clerk	52						
Class VI							
Secretary to Assistant Supt/Executive Directors	52	16.78	17.65	18.58	19.53	20.56	21.65
Secretary to the Instruction Office	52						

Class VII - Salaried							
Class I	Weeks	Step 1	Step 2	Step 3	Step 4	Step 5	Step 6
Community Service Coordinator	38	24,001	26,030	28,059	30,086	32,117	34,146
Class II							
Auditorium Tech	44	34,856	36,021	37,184	38,345	39,387	40,667
In-School Suspension Supervisor	38	34,856	36,021	37,184	38,345	39,387	40,667
Class III							
Payroll Supervisor	52	46,190	49,050	51,139	53,670	56,528	60,304
Accounting Supervisor	52	46,190	49,050	51,139	53,670	56,528	60,304
Admin Assist to the Supt and Board of Ed	52	46,190	49,050	51,139	53,670	56,528	60,304
Communications Coordinator	52	32,993	34,643	36,375	38,193	40,102	42,108
Aquatics Director	52	39,263	41,347	43,430	45,515	47,597	49,681
Ice Arena Assistant Manager/Programming	52	33,511	35,335	37,157	38,979	40,801	42,625
Supervisor of Custodial Operations	52	41,560	43,491	45,574	47,658	49,742	51,825
Supervisor SACC	52	41,560	43,491	45,574	47,658	49,742	51,825
Facilities/Event Manager	52	41,765	43,949	46,135	48,319	50,533	53,168
Purchasing & Logistics Coordinator	52	41,765	43,949	46,135	48,319	50,533	53,168
Food Service Technology Manager	44	35,339	37,188	39,036	40,886	42,758	44,544
Wan Network Specialist	52	46,707	49,568	51,657	54,187	57,045	60,822
Computer Technician	52	33,511	35,160	36,892	38,711	40,620	42,625
LAN/PC Specialist	52	42,283	44,467	46,653	48,837	51,050	53,159
Assessment Data Info System	52	46,707	49,568	51,657	54,187	57,045	60,822
Student/Business Info System	52	46,707	49,568	51,657	54,187	57,045	60,822
Data Specialist	52	42,283	44,467	46,653	48,837	51,050	53,159
Help Desk	41	26,531	27,832	29,198	30,632	32,137	33,718
Class IV							
Accountant	52	51,373	55,018	58,665	62,310	65,955	69,600
Home Intervention Manager	42	47,597	49,025	50,496	52,010	53,571	55,179
Class V							
Assistant Safety Coordinator	42	27,466	29,007	30,457	31,978	33,577	35,258
Food Service Supervisor	40	25,014	27,129	29,243	31,357	33,472	35,587
Transition Coordinator	40	25,014	27,129	29,243	31,357	33,472	35,587
Parent Advocate	40	25,014	27,129	29,243	31,357	33,472	35,587
Homeless Coordinator	42	23,000	23,600	24,200	24,800	25,400	26,000
Transformation Intervention Coordinator	38	49,629	53,274	56,919	60,564	64,209	67,854

FULL TIME UNCLASSIFIED STAFF INSURANCE OPTIONS OVERVIEW

	OPTION I PRIORITY HEALTH HMO	OPTION II PRIORITY HEALTH HSA	OPTION III DENTAL/VISION/LIFE/LTD	OPTION IV WAIVER
Employee Cost	Full-time employees (30 or more hours per week) Full-time employees who elect this plan will pay the difference between the PA 152 CAP amount and the Priority Health HMO premium plus 20% of the dental/vision cost.	Full-time employees (30 or more hours per week) Full-time employees who elect this plan will pay the difference between the PA 152 CAP amount and the Priority Health HSA premium plus 20% of the dental/vision cost.	Full-time employees (30 or more hours per week) Full-time employees who elect this plan will pay 20% of the dental/vision cost.	N/A
Cash In-Lieu Payment	N/A	N/A	Full time \$130.00 per month cash in lieu paid with the waiver of medical and prescription coverage.	Full-time \$500 per month cash in lieu paid with the waiver of all the above coverage options
Medical	Priority Health HMO Office Visit co pay: \$5.00 Deductible: None All services must be in network	Priority Health HSA (HMO) Deductible: \$2,000 single \$4,000 2-person \$4,000 Full family KPS will fund deductible at 100%. Amounts will be prorated for mid year elections.	There is no medical coverage with this option	no medical coverage with this option
Prescription	Co-payment \$10 generic/\$20 brand - for 30 day fill \$10 generic/\$20 brand - 90 day mail.	Co-payment After plan year deductible is met \$10 generic/\$40 brand for 30 day fill.	There is no prescription coverage with this option	no prescription coverage with this option

Dental	<p>ADN Administrators, Inc. Plan year January - December</p> <p>\$1,000 maximum benefit for each insured person per year for basic and major services</p> <ul style="list-style-type: none"> • Basic dental services paid at 100% • Major dental services paid at 90% <p>\$1,500 maximum benefit for each insurance person per lifetime for orthodontics</p> <p>Orthodontic dental services paid at 90% (no age limit).</p>	<p>ADN Administrators, Inc. Plan year January - December</p> <p>\$1,000 maximum benefit for each insured person per year for basic and major services</p> <ul style="list-style-type: none"> • Basic dental services paid at 100% • Major dental services paid at 90% <p>\$1,500 maximum benefit for each insurance person per lifetime for orthodontics</p> <p>Orthodontic dental services paid at 90% (no age limit).</p>	<p>ADN Administrators, Inc. Plan year January - December</p> <p>\$1,000 maximum benefit for each insured person per year for basic and major services</p> <ul style="list-style-type: none"> • Basic dental services paid at 100% • Major dental services paid at 90% <p>\$1,500 maximum benefit for each insurance person per lifetime for orthodontics</p> <p>Orthodontic dental services paid at 90% (no age limit).</p>	no dental coverage with this option
Vision	<p>NVA (National Vision Administrators) Plan year is January - December.</p> <ul style="list-style-type: none"> • Vision exam - 100% in network (\$50.00 maximum benefit) • Lenses-standard glass or plastic covered • Frames - \$200 allowance • Contact lenses: Up to \$115 In lieu of glasses including contact fitting fees. • Benefits are limited to one exam and either one pair of glasses (lenses & frames) or maximum allowance of contract lenses once per plan year. <p>See NVA's summary of benefits for additional savings/discounts for using an in network provider, or for out of network fee schedule.</p>	<p>NVA (National Vision Administrators) Plan year is January - December.</p> <ul style="list-style-type: none"> • Vision exam - 100% in network (\$50.00 maximum benefit) • Lenses-standard glass or plastic covered • Frames - \$200 allowance • Contact lenses: Up to \$115 In lieu of glasses including contact fitting fees. • Benefits are limited to one exam and either one pair of glasses (lenses & frames) or maximum allowance of contract lenses once per plan year. <p>See NVA's summary of benefits for additional savings/discounts for using an in network provider, or for out of network fee schedule.</p>	<p>NVA (National Vision Administrators) Plan year is January - December.</p> <ul style="list-style-type: none"> • Vision exam - 100% in network (\$50.00 maximum benefit) • Lenses-standard glass or plastic covered • Frames - \$200 allowance • Contact lenses: Up to \$115 In lieu of glasses including contact fitting fees. • Benefits are limited to one exam and either one pair of glasses (lenses & frames) or maximum allowance of contract lenses once per plan year. <p>See NVA's summary of benefits for additional savings/discounts for using an in network provider, or for out of network fee schedule.</p>	There is no vision coverage with this option
Life Insurance	\$50,000 life - \$50,000 AD&D	\$50,000 life - \$50,000 AD&D	\$45,000 life - \$45,000 AD&D	\$45,000 life - \$45,000 AD&D
Long Term Disability	<p>66 2/3% of monthly salary to a maximum of \$5,000 per month.</p> <p>Waiting period: The greatest of 60 calendar days or end of sick leave.</p>	<p>66 2/3% of monthly salary to a maximum of \$5,000 per month.</p> <p>Waiting period: The greatest of 60 calendar days or end of sick leave.</p>	<p>66 2/3% of monthly salary to a maximum of \$5,000 per month.</p> <p>Waiting period: The greatest of 60 calendar days or end of sick leave.</p>	<p>66 2/3% of monthly salary to a maximum of \$5,000 per month.</p> <p>Waiting period: The greatest of 60 calendar days or end of sick leave.</p>

PART TIME UNCLASSIFIED STAFF INSURANCE OPTIONS OVERVIEW

	OPTION I PRIORITY HEALTH HMO	OPTION II PRIORITY HEALTH HSA	OPTION III DENTAL/VISION/LIFE/LTD	OPTION IV WAIVER
Employee Cost	<p>Part-time employees (15-29 hours per week)</p> <p>Part-time employees who elect this plan will pay 50% of the monthly Priority Health HMO premium plus 50% of the dental, vision, life and LTD premiums.</p> <p>Amounts are subject to change due to employment agreement changes.</p>	<p>Part-time employees (15-29 hours per week)</p> <p>Part-time employees who elect this plan will pay 50% of the monthly Priority Health HMO premium plus 50% of the dental, vision, life and LTD premiums.</p> <p>Amounts are subject to change due to employment agreement changes.</p>	<p>Part-time employees (15-29 hours per week)</p> <p>Part-time employees who elect this plan will pay 50% of the dental, vision, life and LTD premiums.</p> <p>Amounts are subject to change due to employment agreement changes.</p>	N/A
Cash In-Lieu Payment	N/A	N/A	N/A	Full-time \$65.00 per month cash in lieu paid with the waiver of all the above coverage options
Medical	<p>Priority Health HMO Office Visit co pay: \$5.00 Deductible: None</p> <p>All services must be in network</p>	<p>Priority Health HSA (HMO) Deductible: \$2,000 single \$4,000 2-person \$4,000 Full family</p> <p>KPS will fund deductible at 50% for part time employees. Amounts will be prorated for mid year elections.</p>	There is no medical coverage with this option	no medical coverage with this option
Prescription	<p>Co-payment \$10 generic/\$20 brand - for 30 day fill \$10 generic/\$20 brand - 90 day mail.</p>	<p>Co-payment After plan year deductible is met \$10 generic/\$40 brand for 30 day fill.</p>	There is no prescription coverage with this option	no prescription coverage with this option
Dental	<p>ADN Administrators, Inc. Plan year January - December</p> <p>\$1,000 maximum benefit for each insured person per year for basic and major services</p> <ul style="list-style-type: none"> • Basic dental services paid at 100% • Major dental services paid at 90% <p>\$1,500 maximum benefit for each insurance person per lifetime for orthodontics</p> <p>Orthodontic dental services paid at 90% (no age limit).</p>	<p>ADN Administrators, Inc. Plan year January - December</p> <p>\$1,000 maximum benefit for each insured person per year for basic and major services</p> <ul style="list-style-type: none"> • Basic dental services paid at 100% • Major dental services paid at 90% <p>\$1,500 maximum benefit for each insurance person per lifetime for orthodontics</p> <p>Orthodontic dental services paid at 90% (no age limit).</p>	<p>ADN Administrators, Inc. Plan year January - December</p> <p>\$1,000 maximum benefit for each insured person per year for basic and major services</p> <ul style="list-style-type: none"> • Basic dental services paid at 100% • Major dental services paid at 90% <p>\$1,500 maximum benefit for each insurance person per lifetime for orthodontics</p> <p>Orthodontic dental services paid at 90% (no age limit).</p>	no dental coverage with this option

<p>Vision</p>	<p>NVA (National Vision Administrators) Plan year is January - December.</p> <ul style="list-style-type: none"> • Vision exam - 100% in network (\$50.00 maximum benefit) • Lenses-standard glass or plastic covered • Frames - \$200 allowance • Contact lenses: Up to \$115 In lieu of glasses including contact fitting fees. • Benefits are limited to one exam and either one pair of glasses (lenses & frames) or maximum allowance of contract lenses once per plan year. <p>See NVA's summary of benefits for additional savings/discounts for using an in network provider, or for out of network fee schedule.</p>	<p>NVA (National Vision Administrators) Plan year is January - December.</p> <ul style="list-style-type: none"> • Vision exam - 100% in network (\$50.00 maximum benefit) • Lenses-standard glass or plastic covered • Frames - \$200 allowance • Contact lenses: Up to \$115 In lieu of glasses including contact fitting fees. • Benefits are limited to one exam and either one pair of glasses (lenses & frames) or maximum allowance of contract lenses once per plan year. <p>See NVA's summary of benefits for additional savings/discounts for using an in network provider, or for out of network fee schedule.</p>	<p>NVA (National Vision Administrators) Plan year is January - December.</p> <ul style="list-style-type: none"> • Vision exam - 100% in network (\$50.00 maximum benefit) • Lenses-standard glass or plastic covered • Frames - \$200 allowance • Contact lenses: Up to \$115 In lieu of glasses including contact fitting fees. • Benefits are limited to one exam and either one pair of glasses (lenses & frames) or maximum allowance of contract lenses once per plan year. <p>See NVA's summary of benefits for additional savings/discounts for using an in network provider, or for out of network fee schedule.</p>	<p>There is no vision coverage with this option</p>
<p>Life Insurance</p>	<p>\$50,000 life - \$50,000 AD&D</p>	<p>\$50,000 life - \$50,000 AD&D</p>	<p>\$45,000 life - \$45,000 AD&D</p>	<p>\$45,000 life - \$45,000 AD&D</p>
<p>Long Term Disability</p>	<p>66 2/3% of monthly salary to a maximum of \$5,000 per month.</p> <p>Waiting period: The greatest of 60 calendar days or end of sick leave.</p>	<p>66 2/3% of monthly salary to a maximum of \$5,000 per month.</p> <p>Waiting period: The greatest of 60 calendar days or end of sick leave.</p>	<p>66 2/3% of monthly salary to a maximum of \$5,000 per month.</p> <p>Waiting period: The greatest of 60 calendar days or end of sick leave.</p>	<p>66 2/3% of monthly salary to a maximum of \$5,000 per month.</p> <p>Waiting period: The greatest of 60 calendar days or end of sick leave.</p>

This comparison is intended as an easy-to-read summary. It is not a contract.